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ABSTRACT

The characteristics, particularly those related to low income and poverty, of rural Wisconsin households (families and individuals living along) whose head was age 63 or older were studied. "Rural" was defined as towns of 2,500 population or less and the open countryside, including farms. Data were gathered in early 1968 through interviews in 1,021 households of which 290 were with heads age 63 or older. The total household income for each respondent was compared with the poverty line as calculated by the Social Security Administration and then classified as poor, near poor, or above average income. Some findings were: (1) mean income was $3,678 for those 63 or older as compared to $7,927 for rural households with heads aged 21 to 62 years; (2) 68 percent of the heads had finished eight grades of schooling or less; (3) among rural aged households, 39 percent were poor, 34 percent were near poor, and 27 percent had above average income in 1967; (4) among the farmers, the poor received most of their income from farming but the nonpoor received half their income from a variety of nonfarm sources; (5) farmers held substantially more net worth than nonfarmers of comparable poverty position; and (6) relatively more female-headed households were poor than those with male heads. While primarily descriptive in nature, the report has implications for action programs, assistance agencies, and public policy makers, and it establishes the magnitude of the low income problem among Wisconsin's rural aged. (NQ)

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SUMMARY

The purpose of this report is to describe rural Wisconsin households with heads age 63 and older, giving particular attention to characteristics related to low income and poverty. Data were obtained through interviews of a sample that was selected in a manner permitting generalization to the rural areas of the state. Wherever possible, comparisons are made with relevant secondary data sources.

"Rural" was defined as towns of 2500 population or less and the open countryside, including farms. It was estimated that there were 126,800 older, rural households in Wisconsin at the end of 1967. Mean income for them was $3678 compared to $7927 for rural households with heads aged 21 to 62 years. About 71 percent of the aged households had a male head. Sixty-eight percent of the heads had finished eight grades of schooling or less. The predominant family types were single adults or husband and wife living alone.

Levels of income needed by households of different sizes and compositions to meet minimum food and other needs had been calculated in the Social Security Administration. These calculated levels are the widely used "poverty lines," and households at or below these levels are considered to be in poverty. In this study, the total household income for each respondent was compared with the calculated poverty line, and then classified as "poor," "near poor," or having "above average" income. It was estimated that among Wisconsin's rural aged households, 39 percent or 49,450 households, were poor. There were 34 percent or 43,120 that were near poor and 27 percent had above average income in 1967. Total household income from all sources average $1,636, $3,413 and $7,292 for the three classifications, respectively.

From the analyses certain relationships useful to action agencies, public policy makers, and the rural poor emerged concerning Wisconsin's aged rural households:

Among the farmers, the poor received most of their income from farming but the nonpoor received one-half their income from a variety of nonfarm sources.

All farmer respondents could have made themselves eligible to receive Social Security benefits, but about one-third did not. Among the poor farmers, one-half did not.

Among rural nonfarmers, 78 percent of the nonpoor had businesses or earned wages averaging $4,826 per year. But only 18 percent of the poor had this source of income, and for them it averaged $642 per year.

The poor held substantially less net worth than the nonpoor. Farmers held substantially more net worth than nonfarmers of comparable poverty position.

One-half of the poor and near poor household heads reported having no life insurance.

Relatively more of the female-headed households were poor than those with male heads.

About one-fourth of the housing of the poor was substandard, lacking one or more of the standard criteria: hot running water; flush toilet; and shower or bathtub. Among all aged rural household heads, 87 percent owned their own housing.

About 80 percent of the household heads considered themselves church members. Of those not belonging, very few participated in any organization. For most of those belonging to a church, it was the only organization in which they participated.

LOW-INCOME RURAL WISCONSIN HOUSEHOLDS WITH OLDER HEADS

INTRODUCTION

Being elderly and living in a rural area are often associated with low income relative to needs. In Wisconsin, the number of older rural persons is increasing more rapidly than the population as a whole. With decreasing birth rates and longer life expectancy, the absolute number as well as the percentage of the population that are older can be expected to increase.

Older age involves reduced work and retirement and a decrease in income, and older persons often lack economic well-being. Thus their economic position and characteristics are a matter of public concern and interest, in addition to being important to themselves and their immediate families.

This report is concerned with rural Wisconsin families whose head was age 63 or older and with older individuals who were living alone. It does not include older persons living in group quarters or institutions or the older persons living in families whose head was under age 63.

Research Procedures

Because of the lack of completely appropriate secondary data sources, the Wisconsin Economic Adjustment Survey of rural Wisconsin households was made in early 1968. The conditions associated with being poor and economically disadvantaged were not well-known and so the study attempted to acquire information in a wide variety of areas thought to be relevant. [1]. Other Survey findings are reported elsewhere [2,3,4].

The purpose of this report is to describe the characteristics of rural Wisconsin households (families and individuals living alone) whose head was age 63 or older, with particular attention given to characteristics related to low income and poverty. While primarily descriptive in nature, the report has implications for action programs and assistance agencies and for public policy makers. In addition, it helps establish the magnitude of the problem of low income among Wisconsin's rural aged.

The Survey universe was the heads of households in rural Wisconsin. "Rural" was defined to correspond to the Census definition, including farms, residences in the open countryside, and residences in places of 2,500 population or less, excluding the suburbs of larger cities. The sampling unit in the Survey was the household, which included only the people that lived and ate together and shared common rooms. Because well-being depends both on who there is to earn income and who must be supported by that income, the definition of "family" in this research also included persons residing outside the household that received substantial financial support from household members. The "family" here is the person (in the case of a single-member household) or the group of persons who are financially supported by the reported household income. Thus, the earners of income and those that depend on that income for their well-being were studied together.

The sample was drawn using a multistage probability sampling technique; each observation had a known probability of being selected. Interviews were completed in 1,021 households but about 5 percent could not be included in the analyses because of incomplete income information. The dropped observations were examined and no basis was found to assume that

they were other than a random selection of observations. No bias was assumed or suspected from their elimination [2].

In this research, a family was considered to be a "farm family" if they lived in rural Wisconsin and the head operated a farm and made the major decisions about its operation. No minimum limitation was made in terms of acres farmed, the amount of income earned from farming, or the percentage of total income earned from farming. If the head operated a farm and made the major decisions about its operation, the family was called a "farm" family, regardless of the nonfarm income-generating activities of the head or other family members. Thus, "farm" classifies households on the basis of the occupation of the head. If one, of perhaps several, occupations of the head was operating a farm, the family was called a "farm" family.

Of the 1,021 interviews completed in this survey, 290 were with heads age 63 or older. In the remainder of this report, "older" or "aged" rural household heads are defined as those age 63 or older. The reason for separating the older respondents from working-force age respondents at age 63 instead of age 65 was that statistical analyses indicated that heads of age 63 and 64 were more like those age 65 and older in their income characteristics than those age 21 to 62.[1]

The report pertains specifically to older rural household heads and members of their households. Older rural persons residing in institutions were not included and older persons who resided in a household whose head was under age 63 also were not included. Thus it does not describe the total population of all aged persons residing in rural Wisconsin.

Secondary Data Sources

At the time of this Survey (early in 1968), the available secondary data sources did not specifically address the problems of the older rural poor. There were useful sources but they were often lacking in some population characteristic of interest, or their data were not aggregated or summarized in the most useful ways. This Survey was made specifically to provide a primary data source on the economic, social, and demographic characteristics of the rural Wisconsin population.

Since then, two additional information sources have been created. The 1970 Census of Population for the first time related family income to family need ("poverty status") and presented many characteristics of the population from that point of view [7]. Where comparisons are possible, the Census data are reported with the Survey data in this report.

A second useful source is a study of the needs of Wisconsin's older people prepared for the Wisconsin Department of Health and Social Services [8]. Their study is based upon interviews with 2,000 Wisconsin households containing at least one noninstitutionalized person 65 years of age or older. Data are for 1970 and are concentrated in these six areas: economic well-being, housing, health, social relations and activities, independence, and life satisfaction.

Their first four areas of concentration match well with information in the Wisconsin Economic Adjustment Survey. Some differences should be noted, however. The Department of Health and Social Services Survey concerned all the noninstitutionalized elderly and was not restricted to rural areas or to household heads as was the Wisconsin Economic Adjustment Survey. However, the rural elderly can be separated from nonrural in the Department of Health

and Social Services Survey but distinctions between farm and rural and nonfarm are not possible. The Department of Health and Social Services defines the aged as age 65 and older, but it does not attempt to relate income with need (i.e., "poverty status" or "well-being index"). Relevant comparisons with the Department of Health and Social Services data are also included in this report.

There have been some significant changes among Wisconsin's older rural residents in the intervening years. First, the number of older residents has increased in absolute number and as a percentage of the total residents in the state. Second, there have been efforts to increase the awareness of the elderly regarding potential Social Security benefits and available public assistance programs. And third, in January 1974, the Supplementary Security Income Program went into effect, providing a federal floor under income for all Americans who were aged. The impact of these changes cannot be included in this report. The majority of the characteristics of the rural aged, however, are believed to remain relatively constant over short periods of time. The description contained in the remainder of this report continues to be useful benchmark information about this important segment of the Wisconsin population.

COMPARISONS BETWEEN OLDER AND YOUNGER HOUSEHOLD HEADS

An overview of differences between older household heads in rural Wisconsin and those age 21 to 62 in respect to selected characteristics is presented in Table 1. Population estimates are based on the characteristics of households included in the sample [1]. There were one-half of a

TABLE 1

Estimated Numbers of Working-Force Age Heads and Aged Heads by Selected Characteristics, Rural Wisconsin, 1967

Item	Working-Force Age (Age 21-62)		Aged (Age 63 and Older)	
	Number	Percent	Number	Percent
Total	365,000	100	126,800	100
Residence and occupation:				
Farm	104,500	29	13,600	11
Rural nonfarm	260,500	71	113,200	89
Sex of head:				
Male	345,000	95	90,400	71
Female	20,000	5	36,400	29
Education of head:				
Less than 8 yrs. grade school	30,200	8	35,300	28
8 yrs. grade school	96,400	27	50,200	40
1-3 yrs. high school	51,300	14	14,100	11
High school graduation	132,800	36	14,900	12
One or more yrs. college	51,700	14	10,400	8
Other	2,600	1	1,900	1
Family composition:				
Single adult	16,600	5	38,900	31
Man and wife alone	56,800	16	58,300	46
Man and wife and minor children	228,200	62	2,500	2
Two or more unrelated adults	4,700	1	1,100	1
Other--including brothers and sisters, father and children, mother and children, or other related adults living together	58,700	16	26,000	20
Mean household income	$7,927		$3,678	

Source: Wisconsin Economic Adjustment Survey [1].

million households in rural Wisconsin at the time of the study and about one-fourth of them--126,800 households--were headed by a person aged 63 or older.[2]

Farm and Rural Nonfarm

We estimated that there were 118,100 farm families in Wisconsin in 1967 of which 13,600 were headed by a person age 63 or older. The definition of "farm" used here differs slightly from that used in the Census of Agriculture and focuses on the active occupations of the rural household head. We considered a family to be a "farm" family if one (of perhaps several) occupation of the head was operating a farm. It should be noted that all retired persons, including those who had been farmers during their active years and who might be receiving farm rent, were by definition classified as rural nonfarm in this study (i.e., they were not actively involved in operating a farm).[3]

Demographic Characteristics

There were 36,400 women, age 63 and older, in rural Wisconsin who were household heads, substantially more than the 20,000 younger women in that role. Among the older households, 29 percent had a female head and in the remainder of the rural population (the younger households), 5 percent were headed by a female.[4]

All the household heads in rural Wisconsin were beyond the age at which high school education and other formal education were generally completed. About one-third of the younger heads had finished only eight years of grade school or less, but more than two-thirds of the heads age 63 or older had terminated their formal education at that level. One-half the younger heads had attended high school while less than one-fourth of the older heads had received that level of exposure to formal education.[5]

The family composition of the older households reflects the expected patterns of children leaving their parental homes and the dissolution of marriages by death of one partner. Nearly 80 percent of the older households are composed of a single adult or a husband and wife without children. In contrast, 62 percent of the younger households were families with both parents plus one or more of their minor children present.

Mean Household Income

Mean household income, the total received by all family members from all sources, averaged $6,808 for all the rural families of all ages. Among the working-force age families, the mean family income was $7,927 and was $3,678 among the older families (see Table 1). Among households of all ages in rural Wisconsin, families with more than one earner received substantially more income than single-earner families [3]. The older families were composed of a single adult (and thus a single potential earner) in 31 percent of the cases. They also were characterized by a relatively large percentage of female heads, who usually have fewer employment alternatives and lower average incomes than males. In addition, the lower levels of formal education of the older heads and the physical disabilities that tend to accompany advancing years work to their disadvantage in producing income.

Age is associated with retirement from employment or with substantial reduction in hours worked. This may be in part by choice or may be forced by disability, poor health, loss of mobility, mandatory retirement rules, or obsolescence of vocational skills. Relatively lower income is associated with advanced age. Low household income is particularly serious for the aged, as distinguished from very young adults, because the aged generally have little chance of improving their earning ability by their own efforts.

ECONOMIC WELL-BEING

One of the purposes of this study of rural Wisconsin families was to determine the characteristics of families at different levels of well-being as a point of reference for those concerned with providing them assistance. This involves the acceptance and use of some quantifiable measure of human well-being. Any such measure will abstract to some degree from reality and will not adequately consider all factors important to all persons. But however defined, economic position is an important aspect of well-being.

Index of Well-Being

The most useful indices of well-being are based on the concept that a family of a specified size, place of residence, and age will need to buy some minimum quantity of necessities, and that the cost of that package of necessities can be estimated. This dollar cost then becomes a guide-line against which to compare the income actually received by the family.

The index most widely used by researchers dealing with problems of the poor are those developed by the Social Security Administration [9]. A minimally acceptable level of income, or "poverty line," was computed by determining the cost of a "nutritionally adequate but sparse" diet for families of specified sizes and multiplying this food budget by a factor of three to cover essential nonfood expenditures such as clothing, housing, and health care. A downward adjustment was made in the resulting poverty lines for farm families to reflect the lower cash cost of living on farms compared to the cash cost for nonfarm families. These poverty lines were calculated for families of different sizes, compositions, and farm and nonfarm residences and are reported in Table 2. For example, a male-headed

TABLE 2

Budgeted Poverty Level Incomes Based on Minimal Family Needs, 1967

Family Size	Age of Head	Nonfarm Families		Farm Families	
		Male Head	Female Head	Male Head	Female Head
1	under 65	$1,799	$1,662	$1,529	$1,413
1	over 65	1,613	1,597	1,371	1,357
2	under 65	2,251	2,153	1,913	1,830
2	over 65	2,017	2,011	1,715	1,709
3	all ages	2,674	2,573	2,264	2,168
4	all ages	3,412	3,393	2,907	2,882
5	all ages	4,022	3,984	3,431	3,438
6	all ages	4,517	4,497	3,852	3,808
7 or more	all ages	5,562	5,433	4,720	4,667

Source: [9].

farm family with five members required income of $3,431 to live at the poverty line as defined by these standards. A family composed of only one woman over age 65 and living alone in a nonfarm residence required $1,597 income per year to be at the poverty level, for example.

An "index of well-being" was calculated for each family included in this research by dividing the family's total household income by the poverty line appropriate for that family, from Table 2. That is,

$$\text{Index of well-being} = \frac{\text{total family income}}{\text{poverty level income}} .$$

Thus, the farm family with five members that earned $3,431 in 1967 would have a well-being index or ratio of 1.0, signifying that the family's income was exactly at the poverty level. If the same size family earned $6,862 from all sources, their well-being index would have been 2.0, for example. A useful, but over-simplified, approximation is that families with the same well-being index can be considered to be equally well-off. The Census used the identical procedure to calculate the ratio of observed income to poverty level income in 1970, incorporating increases in the cost of living in the intervening years.

The well-being index for each Survey respondent was calculated and respondents sorted into the two age groups to facilitate description. The distribution of these groups of working-force age heads (age 21 to 62) and aged heads (age 63 and older) by well-being ratio are presented in Figure 1.

A well-being index of 1.0 is associated with a family whose observed income (from all sources and earned by all family members) was the equivalent of the budgeted "poverty line" income. It is clear from Figure 1 that families with aged heads tended to be worse off by this criterion than the

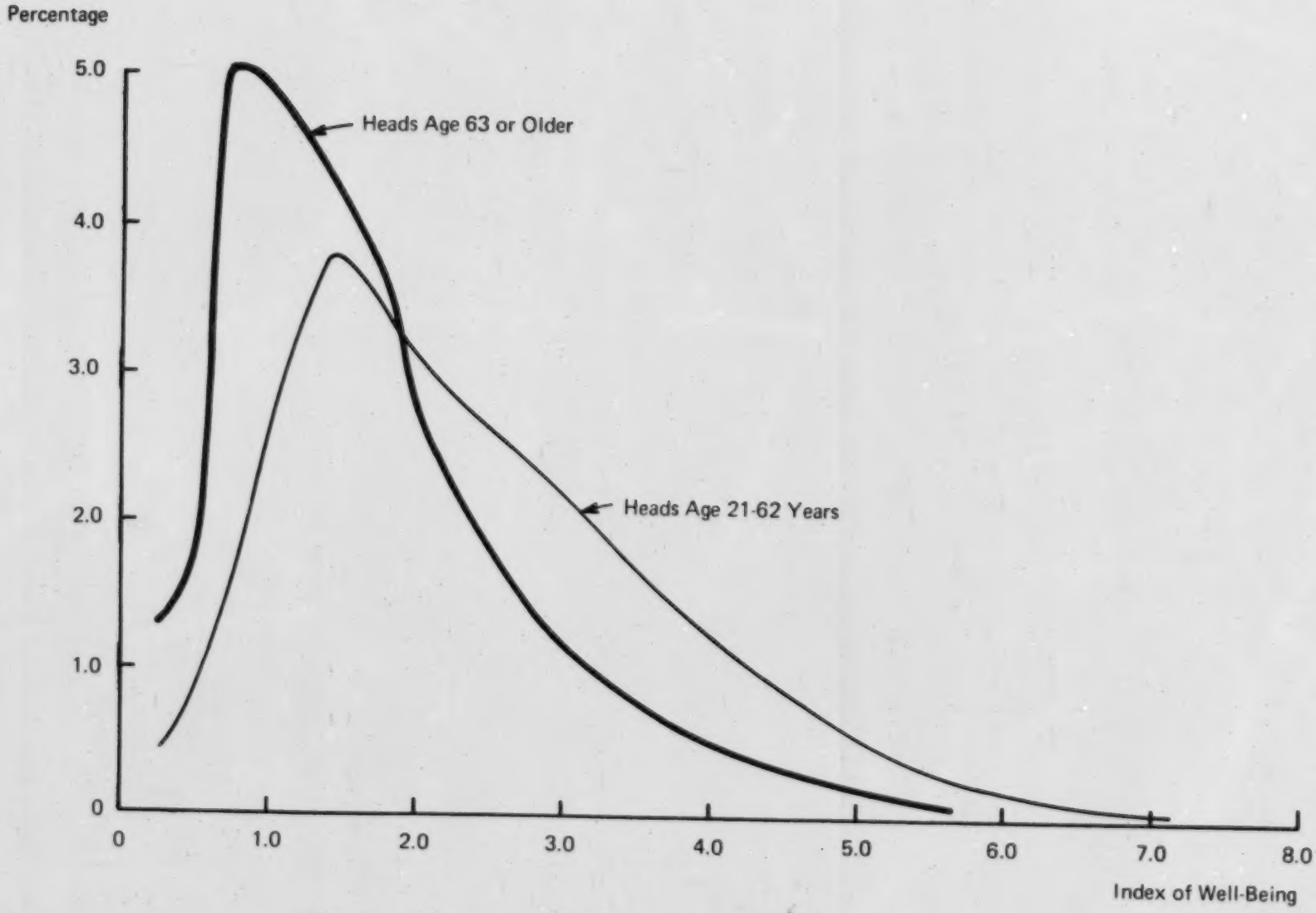

Figure 1. Distribution of Rural Wisconsin Household by Age of Head and Economic Well-Being, 1967.

families with younger heads. Significantly larger percentages of the older heads lie at the lower well-being index levels, and significantly fewer at the higher index levels. Twenty-five percent of the rural families with aged heads received income below the poverty line, and 39 percent received income at 120 percent of the poverty line or less (well-being index of 1.2 or less). This compares with about 7 percent and 15 percent, respectively, for the younger families at the same levels of well-being.[6]

To facilitate description, the survey respondents were sorted and combined into three homogeneous subgroups, based on their well-being index, using a multivariate analysis to search and separate [5,6]. Considering all rural households in Wisconsin, both aged and working-force age, those households whose well-being index was 2.2 or greater in general received above average total family incomes. They were grouped together and called "above average income." Households whose well-being index ranged from 1.3 to 2.1 were below average in total family income but still above the poverty line. They were called "near-poor." Households whose well-being ratio was 1.2 or less were called "poor."

The average total family income for these three groups of rural Wisconsin households with aged heads were $1,636 for the poor, $3,413 for the near poor, and $7,292 for the above average income (see Table 3). Among the rural Wisconsin households with aged heads, there were estimated to be 49,450 poor households, 43,120 near-poor households and 34,230 households with income above the average. These figures represent 39 percent, 34 percent and 27 percent of the total, respectively.

TABLE 3

Mean Family Income by Residence, Sex of Head, and Well-Being Ratio, Households with Aged Heads in Rural Wisconsin, 1967

Item	Level of Well-Being			
	Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average (2.2-7.1)	All Aged Households (.1-7.1)
Mean income	$1,636	$3,413	$7,292	$3,678
Estimated number	49,450	43,120	34,230	126,800
Percent of aged rural population	39	34	27	100
Mean income by residence and occupation				
Farm	$1,973	$3,757	$8,058	$4,188
Rural nonfarm	$1,595	$3,378	$7,194	$3,618
Mean income by sex of head:				
Male	$1,743	$3,559	$7,313	$3,923
Female	$1,435	$3,005	$7,217	$3,071

Source: Wisconsin Economic Adjustment Survey [1].

The low levels of mean family income and the low well-being ratios of the poor and near-poor groups indicate the intensity of the income problem. The numbers of the households involved and the high percentages of all rural households with aged heads that are poor or near-poor, indicates the magnitude of the problem. The total numbers of persons affected is even more because many of the households had more than one member.[7]

As measured in this study, total household income included income from all sources and for all persons in the household, excluding one-time-only receipts such as inheritances, life insurance lump sum payments, and gifts. In rural Wisconsin the mean income for farm households with aged heads was higher than for nonfarm households, $4,188 compared to $3,618 for rural nonfarm households (see Table 3).

The relationship between the sex of the household head and total household income is also reported in Table 3. Female-headed households averaged substantially lower income, $3,071 as opposed to $3,923 for male-headed households. Households with a single income receiver were more likely to be poor.

Income Sources for Older Farm Households

Knowing the sources of income of aged families is useful in several ways. Perhaps the most important is that those interested in improving the income position of the aged, especially the aged poor, can identify important existing income sources. Also, the relative importance of suggested transfers or other payments from the public sector can be determined.

The importance of a particular source of income depends on the proportion of the households who receive income from that source and also on the amount received by the recipients. An income source may be important to certain households if it yields a large payment, but if very few households receive income from that source it may not be important in a policy sense.

Table 4 reports for older farm households the source of income, the percentage of households that received income from each source, and the average amount received of those receiving. The poor, near-poor, and those with above average total income are reported separately.

Net Farm Income. Net farm income can appropriately be measured several ways. Total farm income over a farmer's career tends to be the same under the various systems of measurement, but in any one year the calculated income for a particular farmer can differ significantly among the systems. Farmers are required to report their income to the Internal Revenue Service in particular ways, so are most familiar with those accounting systems. For uniformity and data reliability, the Survey respondents were asked to report farm income calculated by one of those systems.

Nearly all farmers opt for the Internal Revenue Service's "Cash Receipts and Disbursements" method that does not require inventories of feed, crops, or livestock. Depreciation of farm business assets is considered an expense. But net cash farm income ignores changes in inventories of crops, feed, and livestock during the accounting year. Older farmers who are reducing the size of their farming operations may sell breeding animals, dairy stock, or other livestock, thus reducing

TABLE 4

Total Family Income by Source and Index of Well-Being,
Farm Households with Aged Heads 1967

Source	Poor (.1-1.2)		Near Poor (1.3-2.1)		Above Average Income (2.2-7.1)		All Aged Farm Households (.1-7.1)	
	Percentage of Poor Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage of Near Poor Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage with Above Average Income Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage of All Aged Farm Families Receiving Income From This Source	Average Dollar Amount Received from This Source by Those Receiving
Net farm income	100%	$1,369	100%	$1,894	100%	$3,947	100%	$2,237
Wages and nonfarm business income	15	600	26	1,980	53	5,844	29	3,605
Farm rental income	*	*	16	166	*	*	5	166
Other rents, investments	27	128	42	275	53	455	39	300
Veterans benefits	*	*	11	900	*	*	3	900
Public welfare payments	4	400	*	*	*	*	2	400
Social Security benefits	46	991	84	1,300	76	953	66	1,100
Total family income from all sources		1,973		3,757		8,058		4,188

Source: Wisconsin Economic Adjustment Survey [1].

*None reported by the Survey respondents.

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these inventories. Included as income, these sales tend to overstate the usual annual income, for two reasons. First, the reduction of inventories is a one-time-only transaction that will not occur indefinitely, and second, in subsequent years the farm operator will not earn the income previously generated by these assets. For this reason, net cash farm income reported by these older farm operators tends to overstate their usual or normal income.

In addition, net cash farm income may overstate the income available for household living expenses because there may be prior claims on a farmer's income that preclude its discretionary use. Long term debt on farm land and improvements likely requires annual principal payments for those owners with debt. If not made, the operator will lose control of that farming unit and his opportunity to generate net farm income from it. Any such forced accumulation of net worth in the form of principal payments will reduce the net cash farm income available for household living expenses.

But because of a third factor, net farm income may understate what is available for family living. This is because depreciation of machinery, farm buildings, and other depreciable assets is subtracted as an expense in calculating net farm income. Depreciation is an estimate of the decrease in value of such capital items, and is not in itself a cash expenditure. The dollar amount of depreciation charged against the farm business is in fact available for use by the operator. In an on-going farm business, the operator must replace worn out or obsolete capital items if he is to stay in business in the long run. Thus cash expenditures for new capital purchases tend to roughly approximate the annual depreciation claimed, and these funds are not available for household living expense.

But an older farmer is less likely to replace capital equipment. His net farm income understates the availability of income for household living expense to the extent that annual expenditures to replace capital items is less than the depreciation claimed.

For these reasons--the selling of inventories, prior claims on farm income, and charging depreciation as an expense--net cash farm income may not precisely reflect the flow of funds available for household living expense from farming. These effects tend to be offsetting and their magnitudes are not known. The business records of established commercial farmers suggests that the effects are not great and that net cash farm income is a usable approximation for this study.

By definition, every aged farm household earned farm income. The mean level was $2,237 (see Table 4). For the poor, it averaged only $1,369 but still was the largest amount received from any source. Compared with the near-poor and those with above average incomes, the poor had substantially lower farm income, had fewer people receiving income from nonfarm sources, and received lower levels of nonfarm income. The poor received 70 percent of their total income from farming; all other farm respondents received about one-half from farming and one-half from nonfarming sources (Table 4).

Wages and Nonfarm Business Income. Striking differences among the three well-being ratio groups occurred in wages and nonfarm business income (Table 4). Among the poor, only 15 percent received income from these sources, averaging $600 per year. About 25 percent of the near-poor had this source, and averaged about two thousand dollars per year. Fifty percent of the above average income group had this source of income,

and averaged $5,800 per year. This is a salient finding--significantly more of the nonpoor aged farm households were involved in a nonfarm business or job, and their mean earnings from this source were substantial.

Investment Income. Farm rental income was not a significant source of income for this group of aged farm operators, and only 39 percent received other rental or investment income, averaging $300 per year. The percentage of the poor with this source was lower, averaging 27 percent, as was the average level for those receiving, about $128 per year. Households with lower incomes consume relatively larger proportions of their annual income than higher income households, thus can accumulate substantially less net worth from their income. And the lower net worth generates less investment income. Augmenting farm income with the earnings of nonfarm investments is not a viable income-increasing alternative for low-income farmers who must consume most of their annual income.

Social Security Benefits. About two-thirds of the farm households reported receiving Social Security (OASI) benefits, averaging $1,100 per year. Covered farmers may begin receiving full benefits at age 65 or can elect to receive a lower retirement benefit beginning at age 62. All respondents in the study were thus eligible in terms of the age criterion. About 90 percent were age 65 or older, and the remainder could have elected the early retirement plan. Since 1955, farm operators have been required to pay self-employment tax (Social Security) on farm earnings. For low-income farmers, coverage was optional, but they also had the option of overpaying within limits and qualifying for higher retirement benefits. Thus all respondents were eligible for coverage, but for at least some

the coverage was optional. Since 1965 it has been possible for low-income persons to receive some Social Security benefits while earning income elsewhere.

The failure to receive Social Security payments was pronounced among the poor, where less than one-half reported this source of income. This fact, identified in the report, is a salient finding for public policy: that significant proportions of low-income aged farmers had not exercised their options to obtain Social Security benefits at the time of this study.

Other Sources. Very few aged farm households received veterans benefits, but those that did averaged $900 per year. Very few households reported receiving public welfare payments, which may in part reflect an unwillingness to acknowledge this source of financial support to the interviewer. Operating their farm equipment on other farms on a hire basis was not a common activity among this group, and income from purchased annuities was also not a common income source.

Income Sources for Older Nonfarm Households

Income sources for rural nonfarm households are reported in Table 5 in the same format as for the farm households in Table 4. Nonfarm aged households received substantial mean income from more diversified sources than farmers.

Wages and Nonfarm Business Income. Striking differences occurred among the three well-being ratio groups in wages and nonfarm business income (Table 5). The pattern is similar to that observed for farmers. Among the poor, 18 percent received income from wages and nonfarm business income and those receiving averaged $642 per year. Contrasted to that relatively small percentage and average level for the poor, about 50

TABLE 5

Total Family Income by Source and Index of Well-Being,
Rural Nonfarm Households with Aged Heads, 1967

Source	Poor (.1-1.2)		Near Poor (1.3-2.1)		Above Average Income (2.2-7.1)		All Aged Rural Nonfarm Households (.1-7.1)	
	Percentage of Poor Receiving Income from Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage of Near Poor Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage with Above Average Income Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving	Percentage of All Aged Nonfarm Families Receiving Income from This Source	Average Dollar Amount Received from This Source by Those Receiving
Wages and nonfarm business	18%	$642	49%	$1,807	78%	$4,826	44%	$2,983
Farm rental income	11	695	21	853	17	2,100	16	1,143
Other rents, investments	46	407	45	1,239	57	1,806	49	1,092
Annuities	2	850	10	657	21	1,689	10	1,239
Veterans benefits	8	841	13	1,091	9	991	10	986
Public welfare payments	11	891	*	*	*	*	5	891
Social Security benefits	90	1,055	93	1,402	66	1,728	85	1,317
Total family income from all sources		1,595		3,378		7,194		3,618

Source: Wisconsin Economic Adjustment Survey [1].

*None reported by survey respondents.

percent of the near-poor received income from this source and averaged $1,807 from it. Nearly 80 percent of households with above average income received wages or nonfarm business income, and averaged $4,826. For nonfarmers, being involved in a wage-paying job or business with the relatively higher incomes earned from this activity explained a substantial portion of the differences in total household income among the well-being ratio groups.

Investment Income. Income from farm rental was received by 16 percent of the nonfarmers and averaged $1,143. Income from other rents and investments was received by 49 percent of the nonfarmers and averaged $1,092 per year. While the percentage of the poor receiving income from this source was about the same (46 percent), the average level for those receiving was much lower, at about $407 per year. Like the farm poor, the nonfarm poor must consume the greater proportion of this income and thus are unable to accumulate investment capital.

Social Security Benefits. Social Security benefits were received by 85 percent of the nonfarm households--by more than 90 percent of the poor and near-poor. Social Security benefits were the most important income source for the poor, averaging $1,055 for those that received them, which made up 60 percent of the total income for the poor. This source accounted for about 40 percent of total income of the near poor group and much less for the above average income group. Without Social Security, lower income households would have received substantially less income.

Other Sources. Annuities and veterans benefits were both received by 10 percent of the households, and public welfare payments were reported by 5 percent. For those receiving income from any of these three sources

the average amount was of some significance--averaging from $900 to $1,200. Income earned from farming by a household member other than the head or from doing farm custom work for hire, were not common activities.

Net Worth

Net worth is measured as the value of assets minus any liabilities. Its importance as a measure of economic position is clear--households with the same current income are not comparably disadvantaged if one has a large net worth and another has no assets at all, particularly if assets are potentially liquid assets.

The mean net worth of all aged rural Wisconsin households was estimated to be $21,170 in 1967. There were substantial differences between net worth of farm and rural nonfarm households and between male-headed and female-headed households (Table 6). Farm households had on the average net assets of $34,885 as opposed to $19,572 for nonfarm households.

The form in which assets were held is important because it affects the flexibility the owner has in their use. Particularly for older households, assets may enhance level of living in two ways. First, they may generate a flow of earnings, or second, they may be sold and used for consumption. Selling and allocating for consumption is complicated because the number of years over which sale and consumption must be spread (the life expectancy) of a particular person is not known. And for farm operators, selling and consuming may be particularly devastating to their annual flow of income. Decreasing the stock of the more liquid farm assets--machinery, livestock, feed, or operating capital used for fertilizer and seed--would decrease the income flow more than proportionately. Also,

TABLE 6

Mean Net Worth by Residence, Sex of Head, and Index of Well-Being, Households with Aged Heads in Rural Wisconsin, 1967

	Level of Well-Being			
	Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average Income (2.2-7.1)	All Aged Households (.1-7.1)
Residence and occupation:				
Farm	$26,296	$28,068	$55,641	$34,885
Rural nonfarm	10,641	20,367	32,815	19,572
Sex of head:				
Male	12,737	21,664	39,008	23,148
Female	11,569	19,481	22,917	16,277
All aged household:				
Mean net worth	12,302	21,106	35,650	21,170

Source: Wisconsin Economic Adjustment Survey [1].

farm land is usually sold in large units because of the high fixed costs of sale and transfer and the limited demand and lower prices for very small tracts of agricultural land. Thus net assets held as farm land do not lend themselves to gradual liquidation.

About 87 percent of the aged rural poor owned their own home. But selling their place of residence, either farm or nonfarm, is not amenable to gradual liquidation. House rent paid over the unknown remaining life of the owner would need to be evaluated against the flow of income generated by selling the residence and investing part elsewhere and consuming part each year.

Insurance Programs

A final aspect of economic position is the ability of the household to absorb severe financial shocks. This ability is reflected in part by the scope and magnitude of insurance programs. Both the attitude of the household head toward risk and his ability to pay to insure against it show up in the various types of insurance held.

About 50 percent of the head of poor and near-poor households had no life insurance (Table 7). The household survivors would have to pay terminal illness and burial expenses from Social Security lump-sum death benefit (about $250) or use other sources. Only about 10 percent of the poor and near-poor had more than $5,000 protection. In general, death of the head would be a severe financial shock against which those responsible for final expenses are poorly protected by the insurance of the deceased.

The percentage of household heads holding fire, liability, health, and personal property insurance are also reported in Table 7. In general,

TABLE 7

Percentages of Older Rural Wisconsin Household Heads Holding Selected Kinds of Insurance, 1967

Type of Insurance	Level of Well-Being: Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average Income (2.2-7.1)	All Aged Households (.1-7.1)
Life insurance face value:				
None	53%	50%	20%	44%
$1-$5,000	33	40	54	41
$5,001-$10,000	7	7	14	8
Over $10,000	2	3	12	5
Not ascertained	5	--	--	2
Fire insurance:				
Farm	100*	89	100*	97
Nonfarm	89	93	97	92
Liability insurance:				
Farm	38	37	68	47
Nonfarm	2	9	32	12
Health insurance:				
Farm	69	84	100*	83
Nonfarm	83	94	96	90
Personal property insurance:				
Farm	85	79	79	81
Nonfarm	51	88	84	71

Source: Wisconsin Economic Adjustment Survey [1].

*All survey respondents reported this protection.

the percentage holding the different types of risk insurance was higher for those households at higher well-being indexes. Relatively more farmers held liability insurance than nonfarmers, but relatively fewer had health insurance.[8]

HOUSEHOLD CHARACTERISTICS

Other characteristics of aged rural households are also of interest besides the economic criteria described in the preceding chapter. Age, sex of head, health, family composition, and education are described in terms of the well-being of the household in this chapter. Knowledge of these characteristics is useful to those concerned with identifying the location and magnitude of the problem with the view of alleviating or preventing it.

Age of Head

Other research with the poverty population has indicated that lower income is associated with advanced age. Even within this group of household heads age 63 and older, this relationship appears, as shown in Figure 2. The percentage of the aged who are poor is about 30 percent of those from age 63 to 70 but more than 60 percent of those age 79 and older.[9]

Sex of Head

Other research has indicated that female-headed households are more likely to be in poverty than male-headed households. Wisconsin had an estimated 36,400 rural households headed by a female age 63 or older in 1967. Their distribution among the three well-being groups and comparisons with male heads are presented in Table 8.

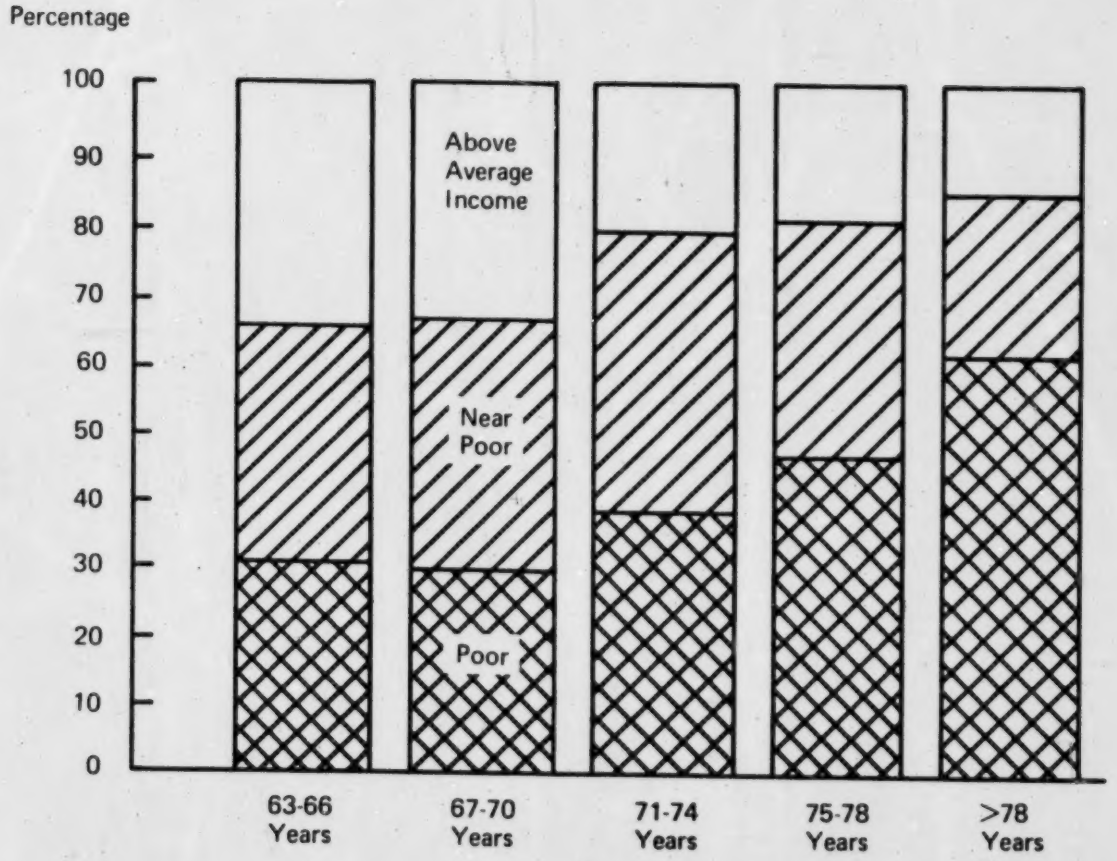

Figure 2. Distribution of Older Rural Wisconsin Household Heads by Age and Level of Well Being.

TABLE 8

Distribution of Older Rural Wisconsin Household Heads by Sex of Head and Selected Economic Criteria

Characteristics	Level of Well-Being			All Aged Households
	Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average (2.2-7.1)	
Male:				
Estimated number	33,500	31,600	25,300	90,400
Percentage	37	35	28	100
Mean household income	$1,743	$3,559	$7,313	$3,923
Mean net worth	$12,737	$21,664	$39,008	$23,148
Female:				
Estimated number	18,900	10,200	7,300	36,400
Percentage	52	28	20	100
Mean household income	$1,435	$3,005	$7,217	$3,071
Mean net worth	$11,569	$19,481	$22,917	$16,271

Source: Wisconsin Economic Adjustment Survey [1].

Of the aged heads, 71 percent were male and 29 percent female. Slightly more than half of the female-headed households were poor, averaging $1,435 household income. Thirty-seven percent of the male-headed households were poor, and these averaged $1,743 income. Female-headed households averaged lower net worths than their male counterparts in all well-being categories.[10]

Self-Appraised Health and Disability

A disability or adverse health condition that limits work of the head or spouse has a doubled effect--the disability reduces employment and income opportunities, and may also mean extra expense for care and medical treatment.

The economic significance of disability is difficult to measure. The effect on income of a specific disability varies among kinds of occupations. The disability may affect either or both the kinds of work that can be done or the amount of work that can be done. The impact is not uniform among persons with different skills or among geographical areas with differing employment opportunities.

One system of measuring disability is self-appraisal, and that was used in this study. Heads of households were asked if they or their spouse had a physical disability or chronic illness, and if so, what percentage of work were they unable to perform because of the disability or illness. Table 9 reports the distribution of the aged heads by well-being categories and by the percentage they reported themselves disabled for work and reports comparable information for the spouse in households with spouses.

About 44 percent of the aged poor households heads were disabled to some extent as opposed to 30 percent of the near poor heads and 23 percent

TABLE 9

Distribution of Self-Appraised Disability of Household Heads and Spouses by Degree of Handicap and Level of Well-Being

Degree of Handicap	Level of Well-Being: Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average (2.2-7.1)	All Households
Household head:				
Not disabled or does not interfere with work	56%	70%	77%	66%
1-24% disabled	7	7	12	8
25-74% disabled	10	7	5	8
75-99% disabled	5	4	4	5
100% disabled	15	8	*	9
Not reported	6	4	2	4
Total heads	100	100	100	100
Spouse:				
Not disabled or does not interfere with work	52	73	82	68
1-24% disabled	9	10	2	7
25-74% disabled	20	2	16	13
75-99% disabled	9	9	*	6
100% disabled	8	3	*	4
Not reported	2	3	*	2
Total spouses	100	100	100	100

Source: Wisconsin Economic Adjustment Survey [1].

*Less than one percent.

of the above average income group. Slightly smaller proportions of the spouses were disabled.

The degree of disability--the percentage that they were disabled--was also greater for the poor heads and spouses of poor heads than for the higher income groups.[11]

Family Composition

Family composition is an important characteristic because it suggests the extent to which the head is responsible for the support of other persons or the extent to which there are other persons in the household who might provide support. About 46 percent of the rural households with aged heads were composed of husband and wife living alone. The second more frequent family category was the single adult living alone; about 31 percent of all households were of this type (see Table 10). But a relatively higher percentage of the poor were single adults (43 percent) and a low percentage (9 percent) of the above average income households were single adults.

Single, aged individuals had a high probability of being poor. Such an individual who is unable to earn adequate income does not have the possibility of sharing income from other income recipients in the household, or taking advantage of economies of size in operating the household. His circumstances move him toward becoming dependent on public welfare support.

One-fifth of all aged heads were part of units containing two or more related individuals, but not including married couples. This group included a sole surviving parent with children still in the home, sisters and/or brothers, and other related persons. Only one-fourth of the heads of such units were poor, suggesting the effectiveness of this "extended family" unit in meeting member financial needs.

TABLE 10

Percentage Distribution and Estimated Number by Family Type and Well-Being Ratio, Older Wisconsin Households

Family Type	Distribution by Level of Well-Being: Poor (.1-1.2)	Near Poor (1.3-2.1)	Above Average (2.2-7.1)	Total Households	(Number)
Single adult	43%	32%	9%	31%	38,900
Man and wife alone	42	42	58	46	58,300
Man, wife, and minor children	*	5	1	2	2,500
Two or more unrelated adults	2	*	*	1	1,100
Other, including brothers and sisters, parent and children, other related adults	13	21	32	20	26,000
Totals	100%	100%	100%	100%	126,800

Source: Wisconsin Economic Adjustment Survey [1].

*Less than one percent.

Education of Head and Spouse

Education level of the household head has been found in other research to be inversely related to poverty. The higher the education level attained by the head, the better the chance the family has of escaping poverty.

Figures 3 and 4 show the educational attainment of the household head and spouse for older Wisconsin households. About 68 percent of the aged heads had 8 or less years of school. The poor on the average had fewer years of school, and heads with above average income had more.

The relationship between educational attainment of the spouse and the level of well-being ratio was similar. This does not mean that persons with fewer years of formal education were precluded from earning high incomes. Among the heads who were farming, mean income appeared unrelated to years of formal education, for example, suggesting that for this group the years of formal education attained some four or five decades ago was not a dominant force in determining farm income now. The more usual positive relationship between years of formal education and average level of income appeared for the rural nonfarm heads, however.

HOUSING AND FACILITIES

The level of living of members of a household is affected by the physical characteristics of the structure in which they reside and the household appliances they own. This is particularly true of the aged who are more likely to be disabled or less active physically. They are likely to be less able to cope with adverse housing conditions. A number of indicators of these conditions of housing and facilities are reported.

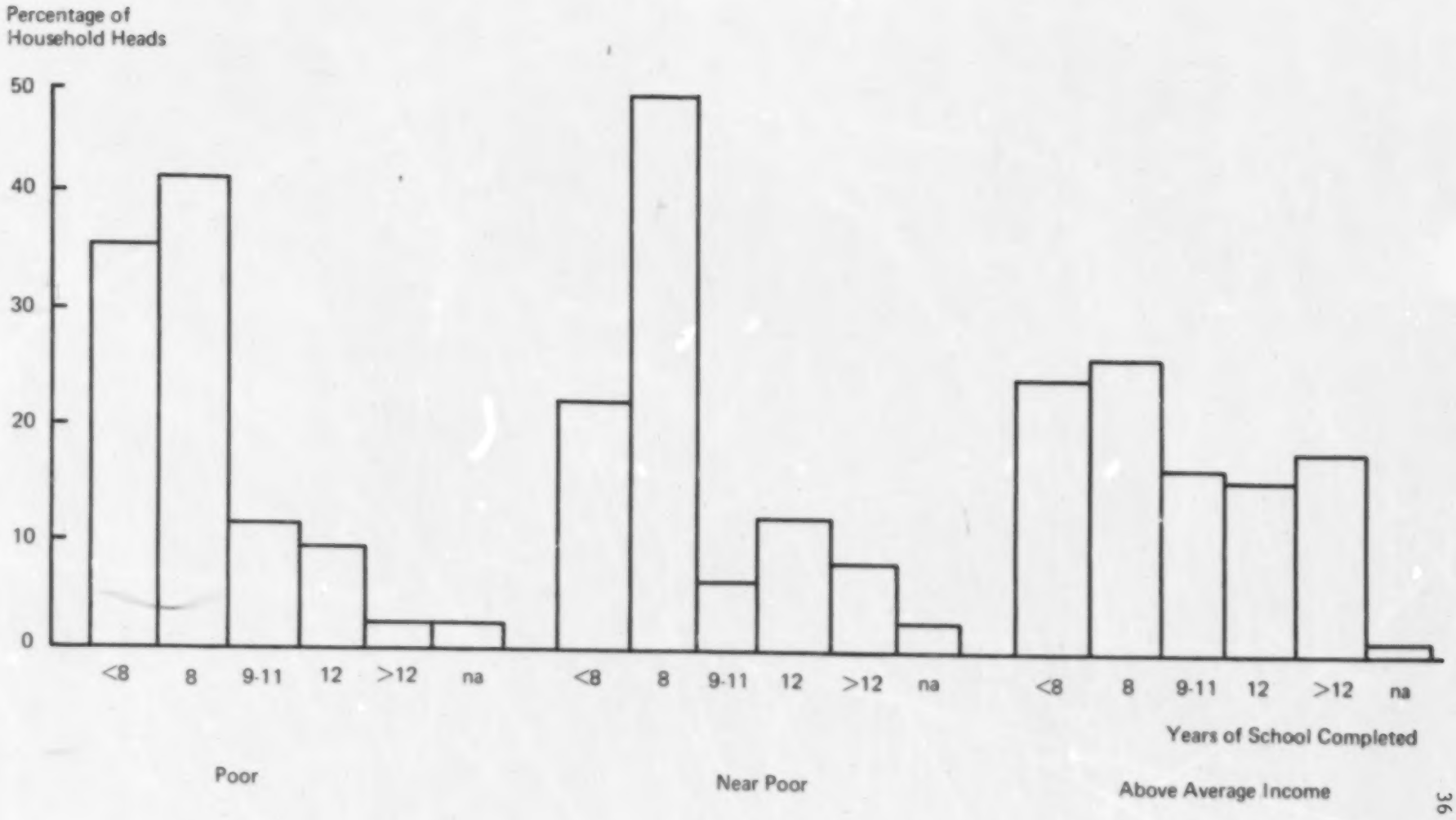

Figure 3. Years of School Completed by Older Rural Wisconsin Household Heads, by Level of Well-Being. "na" is not ascertained.

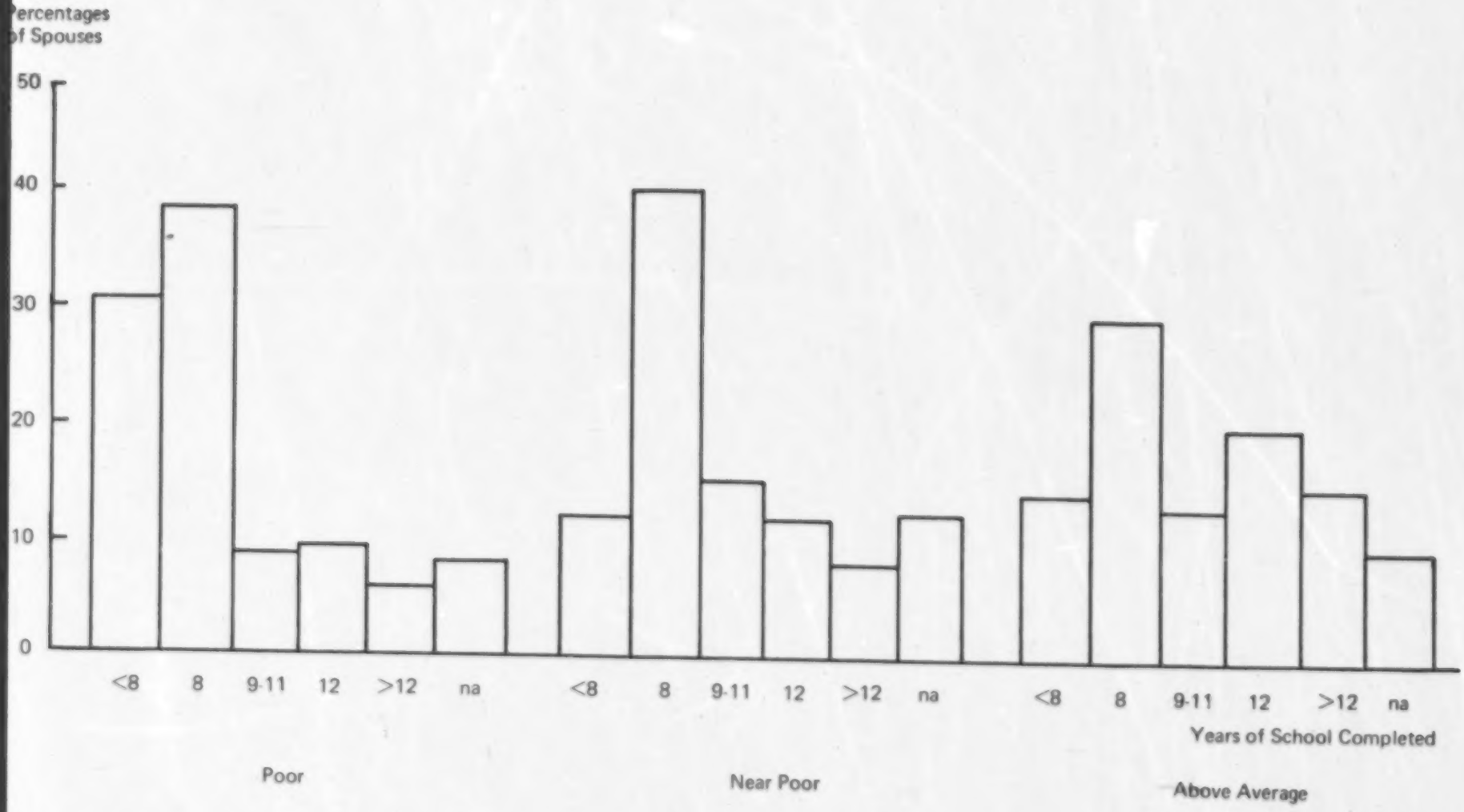

Figure 4. Years of School Completed by Spouses or Older Rural Wisconsin Household Heads, by Level of Well-Being. "na" is not ascertained.

Age and Repair

The proportion of households by age of residence are shown in Figure 5. About 70 percent of the houses were constructed before World War II. The farm homes were on the average older than those of rural nonfarm aged, about 97 percent of them having been constructed before 1946.[12]

Older houses are expected to be less convenient than a modern house, but present usefulness also depends on the upkeep and renovations carried out from time to time. Table 11 gives the respondents' judgment of the major repairs needed presently on their dwelling. This is a subjective evaluation, but 53 percent of farm heads and 29 percent of nonfarm heads felt some kind of major repair or renovation was needed. Roofing; painting, paneling, or plastering; and bathroom and plumbing facilities were the specific repairs mentioned most often. About 7 percent felt that the whole house needed redoing.

Substandard Housing

Standards have been developed to use as criteria to measure the adequacy of housing in terms of how it protects the residents from the elements and from hazards of fire, sickness, and accidents [10]. Some criteria require judgments on the part of the evaluator, e.g., is a structure dilapidated or merely deteriorating? Others are more objective. One such measure is that housing is "substandard" if it lacks one or more of the following facilities: hot running water, flush toilet for one family use, and bathtub or shower for one-family use. About one-third of the farm poor and near-poor households had substandard housing. One-fifth of the rural nonfarm poor and one-tenth of the near poor also were

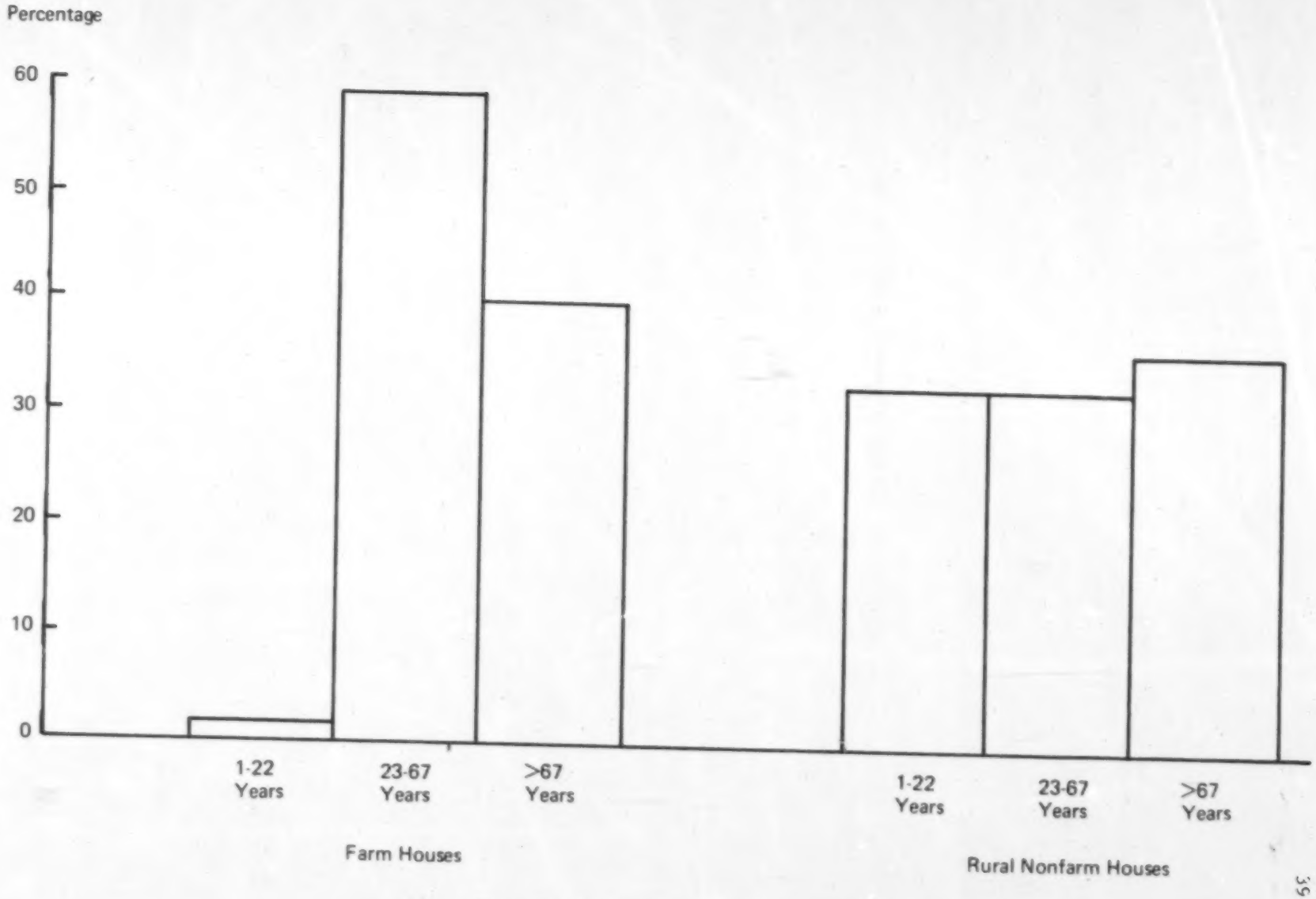

Figure 5. Age Distribution of the Dwellings of Older Rural Wisconsin Households.

TABLE 11

Major Housing Repairs Needed by Dwelling, as Reported by Older Wisconsin Household Heads

Type of Repair Needed	Farm Houses	Nonfarm Houses	All Rural Houses
None	47%	71%	68%
Siding	5	2	2
Roofing	15	13	13
Painting, paneling, plastering	18	10	11
Bathroom and plumbing	15	3	4
Rewiring, insulation, heating, furance	3	2	2
Replace window frames and doors	3	2	2
Everything: major remodeling or rebuilding	7	7	7

Source: Wisconsin Economic Adjustment Survey [1].

Note: Columns do not sum to 100% since some dwellings require more than one type of repair.

in this situation. Overall, 19 percent of all aged households can be classified as living in substandard housing.[13]

A further measure of the standard of housing is determining the percentage of households lacking certain facilities, such as running water, central heat, telephone. In Table 12, these percentages for farm and nonfarm aged and all aged by well-being ratio are reported. Whatever criteria are used, the results indicate that housing facilities for the aged rural poor are inadequate. Both structural deficiencies and lack of modern conveniences add to the burden of the aged poor.

Home Ownership

The prospect for improvement in housing quality depends to a certain extent on whether or not the aged own their homes. Home ownership is a mixed blessing in the sense that families are tied to the home and cannot easily move to better housing. If the housing is in need of major repair and this is coupled with low income, there is little prospect of improvement since the financial burden must be borne by the owner. Aged heads, especially if they are ill or disabled, may not be in a position to carry out major repairs for themselves. Renters have the possibility of moving to better housing or bringing pressure on the landlord to make needed improvements. However, both may result in higher rents. Of the farm heads, 94 percent own their home as opposed to 86 percent for the rural nonfarm heads.

PARTICIPATION AND ACCESS

Policy makers, administrators of action programs, and concerned individuals who feel responsibility for the disadvantaged need a channel

TABLE 12

Percentage Distribution of Homes Lacking Selected Facilities, by Residence and Well-Being Ratio, Older Wisconsin Households, 1967

	Residence		All Older Rural Households by Level of Well-Being		
	Percentage Farm Lacking Facilities	Percentage Rural Nonfarm Lacking Facilities	Percentage Poor Lacking Facilities	Percentage Near Poor Lacking Facilities	Percentage Above Average Income Lacking Facilities
Cold running water	11	7	11	4	5
Flush toilet	30	10	15	10	7
Complete bathroom	30	14	22	13	11
Hot running water	17	11	17	9	7
Central heating	30	27	37	18	22
Telephone	22	16	25	19	1
Refrigerator	*	1	2	*	*
Home freezer	16	43	49	37	29
Washing machine	3	16	15	19	8
Clothes dryer	78	71	85	76	44
Record player	58	75	84	68	62
Radio	*	5	8	5	*
T.V.-black and white	2	22	18	23	18
Color T.V.	95	77	91	75	64
Vacuum cleaner	17	13	22	9	5
Piano	70	87	86	85	86
Pressure cooker	33	51	56	46	40
Electric clock	9	11	15	7	8
Basement	*	18	14	20	13

Source: Wisconsin Economic Adjustment Survey [1].

*Less than one percent.

of communication with them in order to cause change. In this section, routes of access are suggested by the description of the present participation of the rural aged.

Agency and Institution Participation

Very few of the aged were members of or attended meetings of agencies or of institutional or fraternal organizations, except for churches. Eighty-seven percent of the farm aged and 80 percent of the nonfarm aged belonged to a church.

Almost all of the farm aged who did not belong to a church (13 percent) did not belong to any other organization either. Of the 20 percent of nonfarm aged who did not belong to a church, four-fifths did not belong to any other organization. Among all rural aged, only 19 percent belong to an organization other than a church. The church organization was, therefore, practically the only institutional channel used by the aged.

Social and Family Participation

Another source of contact between the aged and the outside world is through social and family participation. The frequency of interaction with relatives, friends, and neighbors can be seen from Table 13. One-third visited in the homes of relatives at least weekly and about one-half had relatives visit in their homes that often. But one-fourth received friends or neighbors four times a year or less. Nearly one-half went other places with friends or relatives less than twice a year. The most frequent source of social interaction was when relatives or friends visited with them in their homes.[14]

TABLE 13

Frequency of Participation in Social and Family Activities, Older Wisconsin Households, 1967

Frequency of Participation	Percent of Families							
	Attend Parties in Homes of Relatives	Attend Parties in Homes of Friends and Neighbors	Visit in Homes of Relatives	Visit in Homes of Friends and Neighbors	Go Places Outside the Home with Relatives	Go Places Outside the Home with Friends and Neighbors	Receive Visits from Relatives in Your Home	Receive Visits from Friends and Neighbors in Your Home
Twice a week	1	1	14	11	2	3	22	16
Once a week	5	3	20	26	9	5	26	30
Once a month	16	16	35	30	20	24	30	30
Once every 3 months	18	15	14	11	21	22	11	6
Less than twice a year	34	30	12	12	38	19	9	10
Never	23	32	5	10	19	26	2	8
Not reported	3	3	0	0	1	1	0	0
Total	100%	100%	100%	100%	100%	100%	100%	100%

Use of Mass Media

As can be seen from Figure 6, one means of contact with the aged is through the use of newspapers, magazines, radio, and television. Almost all the aged have radio or television. Daily newspapers reach 70 percent of farm and nonfarm aged. Weekly newspapers may be a better means of contact with the farm aged than the nonfarm aged.

Availability of a Car

Another aspect of participation is the extent to which the aged are capable of physically moving from one place to another. Ownership or availability of a car is important for the rural aged. Nearly all of the farm aged and 96 percent of the nonfarm aged with above average incomes have use of a car. Only 75 percent of nonfarm poor and 87 percent of the near poor have use of a car, however.

Location Mobility

On a broader sense the idea of the mobility of the aged is shown by the percentage who have lived in the same area for the last 5 years. All of the farm residents interviewed had not moved for five years and a high percentage of the nonfarm group (87 percent) also had not moved. On further questioning 9 percent of the farm group and 11 percent of the nonfarm group felt there would be some advantage in moving to another part of the state. The remainder felt they could not improve their position by such a move.

Attitude Toward Their Financial Position

One further comment on the attitudes of the aged is relevant here. Of the aged heads questioned none of the farm group and only 10 percent

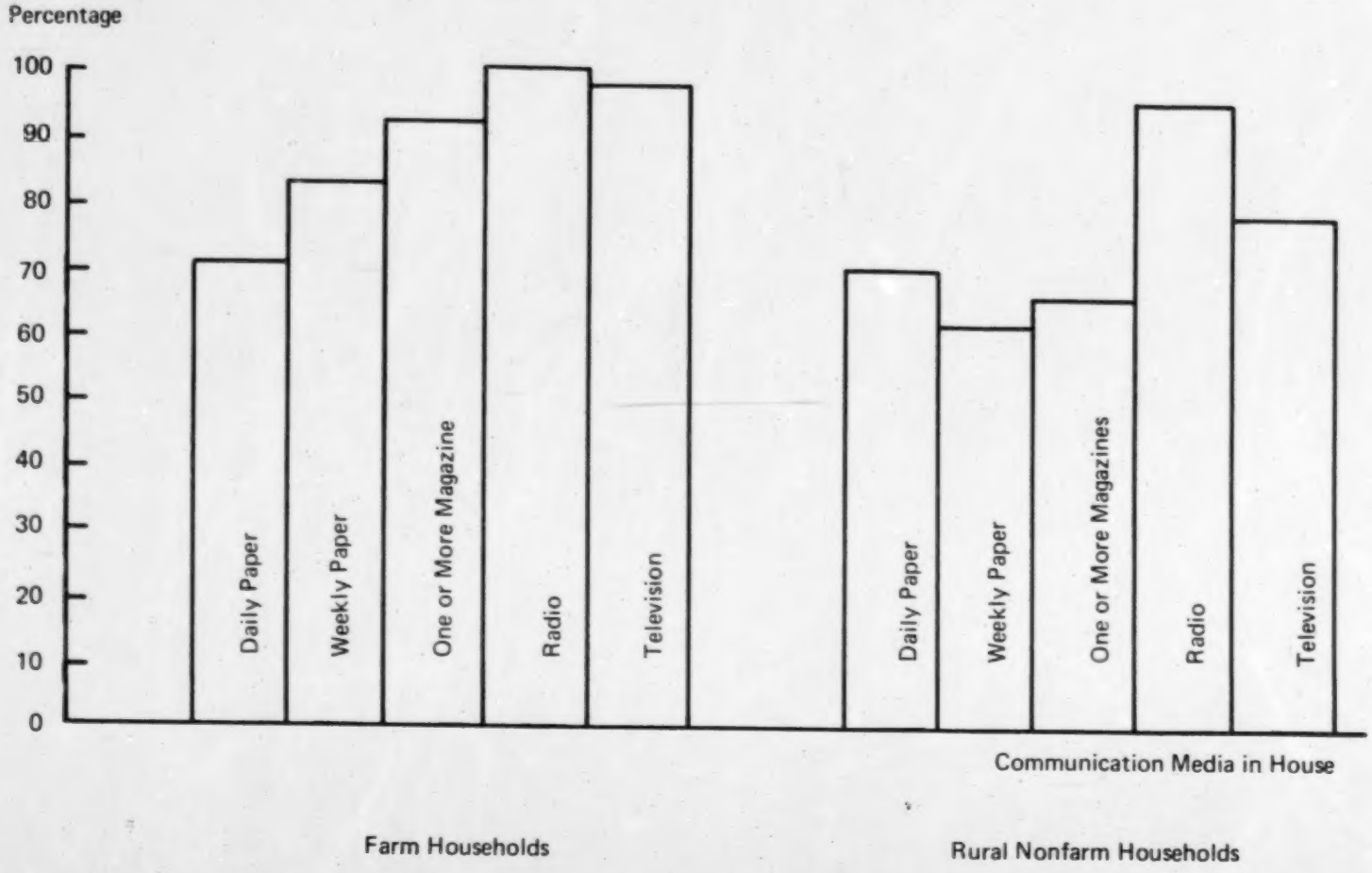

Figure 6. Exposure of Older Farm and Rural Nonfarm Households to Mass Media.

of the nonfarm group considered themselves as being "in poverty." When asked to define what being in poverty meant the most frequent answers were "poor," "nothing to eat and wear," "low wages," "don't have enough," or "being broke." It may be difficult to reach the aged poor with programs identified as "antipoverty" programs if they do not consider themselves to be in poverty.

FOOTNOTES

[1]The analysis used was a formal, systematic, statistical searching process that defined subgroups of the population of all rural heads of households in such a way that the subgroups were internally homogeneous and differed externally as much as possible in terms of the dependent variable, total family income. From a set of independent variables that from theory and empirical analyses would be expected to influence in a meaningful way the dependent variable (total family income), the analysis found age of head to have the most explanatory power, and made the initial split by forming two subgroups of age 21 to 62, and age 63 and above. This multivariate analysis (AID) is described elsewhere [5,6].

[2]Our estimates of the number of households headed by an older person are slightly higher than the Census of Population, which reported 104,041 rural heads of household age 65 or older in 1970 compared with 110,400 age 65 or older found in the Wisconsin Economic Adjustment Survey in 1967 [1].

[3]The Census does not consider certain small places to be farms and some "retired" persons who receive only farm rental income may be counted as "farmers." The Census reported 118,815 farms in 1964, we found 118,100 in 1967 by our definition, and the Census reported 98,973 in 1969. We estimated that only 12 percent of all active farmers in Wisconsin were age 63 or older in 1967, but the Census of Population showed 17 percent of all farmers to be age 65 or older in 1970, numbering 18,175 persons. Our relatively small sample size may account for some of the difference, beyond the differences in definition.

[4]The Census showed 30 percent of the older household heads to be female, but 10 percent of the younger heads.

[5]The Department of Health and Social Services Survey in 1970 showed that among all rural persons age 65 and older (not just the household heads) about one-third had completed fewer than eight grades and about one-third had completed exactly eight grades. The remainder were about equally split between some high school, high school graduate, and some college, about the same as was found here.

[6]The 1970 Census reported 46 percent of the rural residents age 65 and older received incomes at 125 percent of the poverty line or less, nearly identical to the percentages found here.

[7]Also, poor individuals living in institutions or in households where the head was not poor are not included here.

[8]The Department of Health and Social Services Survey of all the elderly in Wisconsin showed that nearly all of the rural elderly were covered by Medicare or some other medical insurance by 1970. More than one-third had some life insurance and five of every six had some sort of property insurance.

[9]The Census shows that in 1970 more than one-third of Wisconsin's rural residents age 65 and older were in poverty at that time.

[10]The Census showed 27 percent of male-headed and 56 percent of female-headed households below the poverty line in 1970.

[11]The Department of Health and Social Services Survey indicated comparable health appraisal responses in the sample in 1970.

[12]The Department of Health and Social Services Survey indicated that about one-fifth of the homes in which the rural elderly were living (perhaps living with a younger relative) were less than 20 years old, and more than half were more than 50 years old.

[13]The Department of Health and Social Services Survey found only 12 percent of the rural elderly living in substandard housing, using the same definition of substandard. The difference between that and the 19 percent found here can be explained in part by some of the former living in dwellings owned by others (perhaps younger relatives) that were not substandard.

[14]The Department of Health and Social Services Survey showed that among the rural elderly more than half had not attended any meeting or social activity in the month before the survey and 13 percent had not had a visit with anyone during the previous week. In general the responses in the two surveys were very similar in all aspect of participation and access.

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